

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

LAW OFFICES OF LEE M. PERLMAN  
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Case No.: 18-12877 ABA  
Chapter: 13  
Judge: ABA

In Re:  
Howard Stalker

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor(s) in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_,  
creditor,  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.  
  
☐ Motion to Dismiss filed by the Chapter 13 Trustee.  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.  
  
☒ Certification of Default filed by \_\_\_\_\_ CitiMortgage, Inc. \_\_\_\_\_.  
I am requesting a hearing be scheduled on this matter.
2. I oppose the above matter for the following reasons (choose one):  
  
☐ Payments have been made in the amount of \$\_\_\_\_\_, but have not been  
accounted for. Documentation in support is attached.  
  
☐ Payments have not been made for the following reasons and debtor proposes  
repayment as follows (explain your answer):  
  
  
  
☒ Other (explain your answer): I will be current by September 20, 2023.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 08/31/2023

/s/ Howard Stalker  
Debtor's Signature